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INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Not for submission under 37 CFR 1.99)</i>	Application Number		10602688
	Filing Date		2003-06-25
	First Named Inventor		Bill Kitchen
	Art Unit		3622
	Examiner Name		Raquel Alvarez
	Attorney Docket Number		23952-0032

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1	Open Financial Exchange Bill Presentment, June 12, 1997, 1997 CheckFree Corporation, Intuit Inc., Microsoft Corporation, pages 311-356.	<input type="checkbox"/>
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¹ See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. ² Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). ³ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁴ Kind of document by the appropriate symbol as indicated on the document under WIPO Standard ST.16 if possible. ⁵ Applicant is to place a check mark here if English language translation is attached.

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That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

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- See attached certification statement.
 Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

None

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Jason V. Chang/	Date (YYYY-MM-DD)	2007-03-19
Name/Print	Jason V. Chang	Registration Number	58,092

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